

December 31, 2017

Earnings to Average Assets YTD Annualized	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Investment Yield	0.97%	0.88%	0.85%	0.92%	0.89%	1.08%	1.14%	1.20%	1.96%	1.95%	1.25%
Loan Yield	6.62%	5.80%	6.54%	5.74%	5.32%	4.89%	4.66%	4.48%	4.66%	4.11%	4.52%
Net Loan Yield After NCOs	5.56%	5.13%	5.76%	4.93%	4.85%	4.43%	4.29%	3.96%	4.30%	3.44%	3.99%
Asset Yield	3.73%	2.71%	3.15%	2.72%	2.81%	2.94%	2.96%	3.20%	3.94%	3.65%	3.32%
Cost of Funds	-0.28%	-0.22%	-0.24%	-0.15%	-0.22%	-0.28%	-0.24%	-0.47%	-0.59%	-0.93%	-0.52%
Gross Spread	3.45%	2.49%	2.91%	2.56%	2.59%	2.65%	2.73%	2.73%	3.35%	2.72%	2.79%
Provision Expense	-0.64%	-0.25%	-0.37%	-0.26%	-0.20%	-0.25%	-0.23%	-0.33%	-0.35%	-0.64%	-0.38%
Net Spread after Provision Expense	2.80%	2.24%	2.54%	2.30%	2.39%	2.40%	2.50%	2.40%	3.00%	2.07%	2.41%
Total Non-Interest Income	0.38%	0.40%	0.86%	0.80%	1.04%	1.09%	1.28%	1.26%	1.67%	1.54%	1.34%
Total Non-Interest Expense	-3.99%	-2.72%	-3.38%	-3.00%	-3.11%	-3.23%	-3.47%	-3.14%	-3.87%	-2.70%	-3.18%
Net Operating Expense	-3.60%	-2.32%	-2.52%	-2.20%	-2.07%	-2.14%	-2.19%	-1.88%	-2.20%	-1.16%	-1.84%
Non-Operating Gains (Losses)	0.00%	0.00%	0.00%	0.00%	-0.01%	0.01%	0.05%	0.00%	-0.01%	0.00%	0.01%
OTTI Losses Recognized in Earnings	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
NCUSIF Stabilization Expense	-0.03%	-0.02%	-0.01%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%
NCUSIF Recovery/Pass-back	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Return on Assets (ROA with Provision for LL)	-0.83%	-0.10%	0.01%	0.10%	0.31%	0.27%	0.36%	0.51%	0.78%	0.91%	0.57%
Net Charge-Offs	-0.52%	-0.25%	-0.32%	-0.31%	-0.21%	-0.23%	-0.20%	-0.32%	-0.28%	-0.55%	-0.34%
ROA (with Net Charge-offs)	-0.71%	-0.10%	0.06%	0.05%	0.30%	0.29%	0.39%	0.52%	0.85%	1.00%	0.61%
ROA with Provision for LL - W/O NCUSIF Expense	-0.80%	-0.08%	0.02%	0.11%	0.32%	0.28%	0.36%	0.52%	0.79%	0.91%	0.58%
ROA with Net Charge-Offs - W/O NCUSIF Expense	-0.68%	-0.08%	0.07%	0.06%	0.31%	0.30%	0.39%	0.52%	0.86%	1.00%	0.62%
Non-Interest Expense to Average Assets											
Employee Compensation and Benefits	-1.86%	-1.47%	-1.76%	-1.42%	-1.39%	-1.48%	-1.66%	-1.61%	-2.14%	-1.30%	-1.58%
Travel and Conference Expense	-0.05%	-0.02%	-0.02%	-0.02%	-0.02%	-0.03%	-0.03%	-0.04%	-0.04%	-0.01%	-0.03%
Office Occupancy Expense	-0.25%	-0.13%	-0.16%	-0.15%	-0.18%	-0.21%	-0.27%	-0.19%	-0.25%	-0.13%	-0.19%
Office Operations Expense	-1.06%	-0.58%	-0.84%	-0.69%	-0.65%	-0.58%	-0.57%	-0.61%	-0.53%	-0.51%	-0.57%
Educational and Promotional Expense	-0.03%	-0.02%	-0.05%	-0.05%	-0.08%	-0.10%	-0.13%	-0.11%	-0.18%	-0.09%	-0.11%
Loan Servicing Expense	-0.09%	-0.07%	-0.16%	-0.25%	-0.28%	-0.31%	-0.27%	-0.24%	-0.22%	-0.27%	-0.26%
Professional and Outside Services	-0.41%	-0.25%	-0.25%	-0.24%	-0.38%	-0.41%	-0.42%	-0.27%	-0.31%	-0.18%	-0.30%
Member Insurance	-0.03%	-0.03%	-0.01%	-0.01%	-0.01%	-0.01%	0.00%	0.00%	-0.01%	0.00%	0.00%
Operating Fees (Exam. and/or Supervision Fees)	-0.05%	-0.04%	-0.03%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.02%	-0.01%	-0.02%
Miscellaneous Operating Expenses	-0.16%	-0.12%	-0.11%	-0.14%	-0.09%	-0.08%	-0.10%	-0.06%	-0.18%	-0.20%	-0.12%
Total Non-Interest Expense	-3.99%	-2.72%	-3.38%	-3.00%	-3.11%	-3.23%	-3.47%	-3.14%	-3.87%	-2.70%	-3.18%
Other Performance Ratios											
Earning Asset Yield	3.76%	2.79%	3.28%	2.87%	2.92%	3.06%	3.19%	3.34%	4.10%	3.76%	3.46%
Average Cost of Funds	-0.38%	-0.30%	-0.32%	-0.21%	-0.29%	-0.36%	-0.28%	-0.54%	-0.66%	-1.04%	-0.61%
FTE Employee / \$million of Loans & Share Drafts	4.25	1.11	0.86	0.60	0.48	0.43	0.41	0.33	0.29	0.18	0.31
Compensation & Benefits / FTE Emp.	\$9,312	\$33,077	\$44,671	\$52,767	\$52,161	\$56,301	\$59,662	\$62,870	\$77,666	\$77,610	\$64,607
Compensation & Benefits / \$million Lns. & S.D.s	\$39,012	\$35,097	\$37,429	\$31,383	\$25,143	\$23,964	\$24,611	\$20,921	\$22,869	\$13,795	\$20,241
Operating Expense / Loans & Share Drafts	-8.38%	-6.49%	-7.19%	-6.61%	-5.63%	-5.22%	-5.15%	-4.08%	-4.14%	-2.86%	-4.07%
Fee Income+Other Oper.Inc. / Loans & Share Drafts	0.81%	0.93%	1.83%	1.77%	1.88%	1.77%	1.90%	1.64%	1.78%	1.64%	1.71%
Net Operating Expense / Loans & Share Drafts	-7.57%	-5.56%	-5.36%	-4.84%	-3.75%	-3.45%	-3.24%	-2.44%	-2.35%	-1.23%	-2.36%
Operating Expense / Operating Revenue	103.45%	92.13%	90.27%	89.21%	86.38%	87.11%	87.43%	80.93%	79.23%	69.89%	79.58%
Total Fixed Assets / Shares & Equity	0.16%	0.28%	0.84%	1.40%	1.73%	2.12%	2.57%	2.21%	2.01%	1.15%	1.87%
Net Loans to Total Shares and Deposits	62.4%	50.3%	54.1%	52.6%	58.5%	62.9%	65.8%	76.2%	86.4%	91.7%	77.7%
Members / FTE Employee	173.40	367.62	436.53	509.95	437.21	387.25	375.77	362.35	370.77	492.67	399.66

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Balance Sheet Mixes	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
ASSETS											
Cash and Cash Equivalents	0.5%	1.1%	1.0%	0.9%	1.0%	1.0%	1.1%	1.0%	1.0%	0.7%	0.9%
Total Investments	52.4%	62.0%	56.9%	59.5%	51.3%	46.2%	38.4%	31.5%	19.7%	16.2%	30.4%
Unsecured Credit Card Loans/Lines of Credit	0.9%	0.7%	0.9%	2.3%	2.8%	2.6%	3.7%	3.3%	2.8%	4.4%	3.4%
All Other Unsecured Loans/Lines of Credit	11.2%	7.6%	7.1%	4.3%	3.0%	2.6%	2.0%	2.1%	2.4%	1.7%	2.3%
Short-Term Small Amount Loans (STS)	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Non-Federally Guaranteed Student Loans	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.9%	0.4%	0.7%	1.5%	0.8%
New Vehicle Loans	11.3%	10.7%	8.0%	7.8%	6.5%	8.5%	8.4%	10.6%	7.7%	20.3%	11.8%
Used Vehicle Loans	22.1%	16.4%	19.6%	15.0%	15.3%	13.6%	14.5%	16.7%	18.6%	20.7%	17.3%
Total 1st Mortgage Real Estate Lns/Line of Credit	0.3%	0.5%	2.1%	4.3%	10.4%	16.2%	18.4%	24.1%	34.0%	26.5%	23.1%
Total Other Real Estate Loans/Lines of Credit	1.2%	0.2%	2.7%	4.0%	6.4%	4.8%	6.6%	5.4%	5.6%	4.0%	5.1%
Leases Receivable	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%	0.3%	2.4%	0.0%	0.5%
Total All Other Loans/Lines of Credit to Members	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Other Loans (Purchased or to non-members)	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%	0.2%
Total Loans and Leases	47.4%	36.2%	40.5%	37.6%	44.4%	48.7%	55.0%	63.0%	74.3%	79.7%	64.5%
Less: Allowance for Loan & Lease Losses	-1.8%	-0.5%	-0.5%	-0.4%	-0.5%	-0.4%	-0.4%	-0.5%	-0.3%	-0.6%	-0.5%
Net Loans and Leases	45.6%	35.7%	40.0%	37.2%	44.0%	48.3%	54.7%	62.5%	74.0%	79.1%	64.0%
Total Other Assets	1.5%	1.3%	2.0%	2.5%	3.7%	4.5%	5.8%	5.1%	5.2%	4.0%	4.7%
TOTAL ASSETS	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Total Liabilities	4.4%	13.9%	12.9%	17.7%	13.8%	12.9%	7.1%	6.6%	2.8%	2.0%	6.3%
Share Drafts	0.6%	3.8%	7.1%	8.5%	11.1%	11.6%	14.0%	14.2%	16.2%	12.7%	13.4%
Regular Shares	70.7%	60.5%	54.2%	47.5%	42.4%	33.7%	37.9%	27.5%	25.0%	18.4%	28.5%
Money Market Shares	0.0%	0.2%	0.2%	4.3%	8.9%	13.0%	13.7%	15.9%	18.3%	21.3%	16.2%
Share Certificates	3.7%	3.8%	9.5%	6.7%	9.3%	13.5%	11.5%	15.8%	18.0%	24.5%	16.9%
IRA/KEOGH Accounts	0.0%	1.5%	2.8%	3.3%	3.5%	4.5%	5.2%	6.8%	7.4%	6.8%	6.1%
All Other Shares	0.2%	0.1%	0.7%	0.8%	0.6%	0.8%	1.4%	2.3%	1.1%	0.9%	1.3%
Non-Member Deposits	0.8%	2.0%	0.4%	0.3%	0.1%	0.4%	0.0%	0.0%	0.0%	2.3%	0.7%
Total Shares and Deposits	76.0%	71.9%	74.9%	71.3%	76.0%	77.4%	83.6%	82.6%	86.0%	86.9%	83.0%
Total Equity	19.6%	14.2%	12.2%	10.9%	10.2%	9.6%	9.4%	10.8%	11.1%	11.1%	10.6%
TOTAL LIABILITIES, SHARES, AND EQUITY	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Net Worth	19.6%	14.2%	12.3%	11.0%	10.3%	9.9%	9.7%	11.0%	11.5%	11.2%	10.8%
Total Equity + Allow. for Loan Loss	21.3%	14.7%	12.7%	11.3%	10.7%	10.0%	9.7%	11.3%	11.5%	11.7%	11.1%
Balance Sheet Growth YTD Annualized											
Total Investments	3.7%	-10.1%	-7.4%	-6.2%	-3.4%	6.8%	-10.0%	0.5%	54.2%	66.6%	8.1%
Total Loans and Leases	-11.5%	-21.4%	-17.7%	-17.6%	-1.4%	-4.8%	-2.4%	-0.1%	16.4%	3.1%	2.4%
TOTAL ASSETS	-4.3%	-14.8%	-12.2%	-11.1%	-2.1%	1.0%	-5.2%	0.8%	23.3%	9.8%	4.4%
Total Liabilities	-15.7%	-22.7%	-6.7%	1.4%	-6.0%	2.6%	-19.4%	18.5%	38.4%	-58.0%	-7.8%
Total Shares and Deposits	-3.8%	-13.8%	-13.4%	-13.5%	-1.9%	0.6%	-3.7%	-0.9%	23.3%	14.2%	5.4%
Equity Capital	-3.4%	-10.6%	-10.2%	-12.6%	2.4%	2.0%	-5.7%	4.3%	20.0%	7.9%	5.3%
TOTAL LIABILITIES, SHARES, AND EQUITY	-4.3%	-14.8%	-12.2%	-11.1%	-2.1%	1.0%	-5.2%	0.8%	23.3%	9.8%	4.4%

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Loan Quality	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Delinquent Loans / Net Loans	5.43%	1.94%	1.65%	1.28%	1.40%	1.11%	0.67%	0.81%	0.61%	0.78%	0.82%
Delinquent Loans / Total Capital	12.1%	4.8%	5.3%	4.2%	5.8%	5.4%	3.8%	4.5%	4.0%	5.3%	4.7%
Delinquent Loans + OREO / Net Loans + OREO	5.6%	2.0%	1.7%	1.3%	1.5%	1.2%	0.8%	0.9%	0.7%	0.9%	0.9%
Delinquent Loans > 6mo / Delinquent Loans	42.6%	29.0%	42.6%	32.4%	31.3%	38.7%	32.9%	29.1%	20.0%	18.2%	26.4%
Allowance for Loan Losses/Net Loans	3.84%	1.29%	1.22%	1.06%	1.10%	0.79%	0.66%	0.82%	0.47%	0.78%	0.75%
Loans 2 to less than 6 months Delinquent (\$000s)	\$15	\$20	\$31	\$55	\$152	\$271	\$359	\$1,134	\$2,863	\$13,088	\$427
Loans 6 to less than 12 months Delinquent (\$000s)	\$6	\$5	\$11	\$18	\$36	\$125	\$117	\$283	\$352	\$1,951	\$95
Loans 12 months and over Delinquent (\$000s)	\$5	\$3	\$12	\$8	\$34	\$46	\$59	\$182	\$363	\$967	\$58
Total Delinquent Loans (\$000s)	\$26	\$28	\$54	\$81	\$221	\$443	\$535	\$1,599	\$3,578	\$16,006	\$580
Delinquency by Category											
Unsecured Credit Card	0.05%	0.31%	0.19%	0.42%	0.67%	0.53%	0.60%	0.70%	0.56%	0.62%	0.61%
STS Loans	11.26%	5.56%	0.00%	1.70%	4.59%	25.00%	100.00%	0.18%	2.44%	0.00%	1.92%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	1.91%	0.95%	0.73%	1.55%	2.15%	0.80%	1.12%
New Vehicle Loans	2.55%	0.06%	0.82%	0.72%	0.62%	0.69%	0.25%	0.43%	0.26%	0.84%	0.61%
Used Vehicle Loans	6.79%	2.20%	1.69%	1.69%	1.23%	1.13%	0.77%	0.87%	0.45%	1.12%	0.94%
1st Mortgage Fixed	0.00%	0.00%	0.00%	0.32%	1.68%	1.07%	0.57%	0.60%	0.59%	0.38%	0.60%
1st Mortgage Adj	0.00%	0.00%	0.00%	1.28%	1.69%	1.32%	1.13%	1.08%	0.96%	0.61%	0.98%
Other RE Fixed	0.00%	0.00%	6.67%	2.83%	3.07%	1.02%	0.77%	1.69%	0.71%	0.75%	1.28%
Other RE Adj	0.00%	0.00%	2.90%	0.69%	0.53%	0.90%	0.30%	0.41%	0.55%	0.41%	0.47%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.04%
All Other Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Indirect Loans	0.00%	0.00%	0.00%	1.80%	0.84%	0.96%	0.58%	0.75%	0.33%	0.90%	0.76%
Total 1st Mortgage Loans	0.00%	0.00%	0.00%	0.45%	1.68%	1.11%	0.65%	0.71%	0.67%	0.42%	0.67%
MBL Delinquency Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
MBL Delinquency as % of Total RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
YTD Annualized											
Net Charge-Offs / Average Loans (Annualized)	1.05%	0.67%	0.78%	0.81%	0.47%	0.46%	0.37%	0.52%	0.37%	0.67%	0.52%
Recoveries / Charge-Offs	14.44%	20.93%	22.91%	25.43%	30.04%	20.58%	25.59%	20.53%	24.22%	19.58%	21.57%
Expected Charge-Offs / Net Loans	1.55%	0.68%	0.91%	0.89%	0.72%	0.54%	0.43%	0.53%	0.29%	0.37%	0.45%
Provision for Loan Losses/Net Charge-Offs	124.4%	98.3%	116.7%	85.2%	96.0%	110.0%	114.5%	102.3%	124.2%	115.9%	111.2%
Prov. for Loan Losses/Expected Charge-Offs	87.2%	98.8%	100.9%	78.6%	63.0%	93.1%	100.4%	100.5%	157.3%	214.5%	131.5%
Bankruptcies / Net Loans	0.63%	0.54%	1.37%	2.03%	1.03%	0.89%	0.83%	1.06%	0.72%	0.91%	0.93%
Total Amount of Loans Charged-Off (\$000s)	\$6	\$14	\$36	\$71	\$110	\$241	\$396	\$1,319	\$2,561	\$17,082	\$473
Total Amount of Recoveries (\$000s)	\$1	\$3	\$8	\$18	\$33	\$50	\$101	\$271	\$620	\$3,345	\$102
Net Charge Offs (\$000s)	\$5	\$11	\$28	\$53	\$77	\$192	\$295	\$1,048	\$1,941	\$13,736	\$371
Net Charge-Offs by Category											
Unsecured Credit Card Loans	0.13%	0.00%	0.33%	0.55%	0.70%	0.73%	0.87%	1.07%	1.10%	1.23%	1.01%
STS Loans	7.87%	0.00%	3.85%	16.47%	2.80%	0.00%	0.00%	8.72%	12.20%	0.00%	8.32%
Non-Federally Guaranteed Student Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.00%	0.00%	0.00%	0.00%
New Vehicle Loans	0.38%	-0.05%	0.00%	0.21%	0.17%	0.24%	0.18%	0.40%	0.24%	0.66%	0.47%
Used Vehicle Loans	1.01%	0.80%	0.83%	0.72%	0.58%	0.58%	0.53%	0.84%	0.44%	1.15%	0.80%
Total 1st Mortgage RE Loans/LOC	0.00%	0.00%	0.00%	0.98%	0.06%	0.08%	0.05%	0.06%	0.05%	0.00%	0.05%
Total Other RE Loans/ LOC	0.00%	0.00%	-0.27%	-0.07%	0.08%	0.04%	0.02%	0.11%	0.48%	0.03%	0.11%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.00%	0.09%	0.00%	0.08%
All Other Loans	9.61%	3.35%	8.04%	-5.84%	-0.81%	-0.34%	-0.06%	0.38%	-0.02%	0.65%	0.36%
Indirect Loans	0.00%	0.00%	0.00%	1.67%	0.63%	0.45%	0.50%	0.79%	0.30%	0.82%	0.69%
Number of Credit Unions in Each Peer Group:	30	21	31	37	60	37	25	26	6	3	276

December 31, 2017

Concentration Risk (% of Net Worth)	Peer <2mm	Peer 2-5mm	Peer 5-10mm	Peer 10-20mm	Peer 20-50mm	Peer 50-100mm	Peer 100-200mm	Peer 200-500mm	Peer 500mm-1B	Peer GT 1 Billion	Peer ALL FICUs
Deposits in Commercial Banks, S&Ls, Savings Banks	2.49%	5.40%	17.73%	10.18%	6.93%	9.72%	5.59%	1.70%	0.43%	0.12%	2.91%
Credit Unions - Deposits in and Loans to	7.68%	5.83%	3.14%	9.70%	5.06%	4.62%	1.55%	1.32%	0.94%	0.01%	1.71%
Total Investments in Corporate Credit Unions*	31.93%	34.52%	48.28%	32.43%	40.56%	35.07%	31.67%	23.42%	13.32%	1.84%	19.68%
Marketable Securities	29.56%	103.31%	113.58%	179.15%	148.33%	180.89%	166.96%	150.04%	78.18%	36.21%	112.84%
All Other Investments	124.00%	259.08%	265.34%	289.87%	280.07%	206.06%	168.67%	87.76%	52.84%	2.13%	98.46%
Total Investments	267.17%	434.86%	464.42%	542.95%	498.91%	468.76%	394.65%	284.93%	172.31%	144.83%	280.13%
Unsecured Loans	61.54%	57.94%	65.49%	59.80%	56.26%	52.34%	58.92%	49.32%	44.96%	54.19%	52.07%
Vehicle Loans	170.14%	190.49%	225.36%	207.47%	211.26%	224.09%	234.53%	246.82%	229.41%	367.61%	268.48%
New Vehicle Loans	57.72%	75.11%	65.65%	70.96%	62.81%	86.62%	85.98%	96.01%	67.14%	181.91%	108.68%
Used Vehicle Loans	112.42%	115.37%	159.71%	136.52%	148.46%	137.47%	148.55%	150.81%	162.27%	185.70%	159.80%
Total Real Estate	7.38%	5.20%	39.55%	75.38%	162.99%	212.41%	256.72%	266.56%	345.85%	272.51%	260.66%
1st Mortgage	1.50%	3.81%	17.15%	39.12%	101.10%	164.00%	189.23%	218.08%	296.72%	236.84%	213.25%
1st Mortgage Fxd	1.50%	3.81%	17.16%	33.87%	89.68%	137.03%	163.77%	168.13%	229.52%	205.24%	174.25%
1st Mortgage Adj	0.00%	0.00%	0.00%	5.25%	11.42%	26.97%	25.46%	49.95%	67.19%	31.60%	39.00%
2nd Mortgage	5.88%	1.40%	22.39%	36.26%	61.89%	48.41%	67.49%	48.48%	49.13%	35.67%	47.41%
Closed-End Fxd	5.19%	1.40%	8.42%	12.61%	23.50%	19.43%	18.33%	9.35%	15.20%	6.20%	12.33%
Closed-End Adj	0.68%	0.00%	0.00%	4.90%	0.24%	1.01%	1.70%	1.88%	0.24%	0.36%	1.04%
Open-End Adj	0.00%	0.00%	13.49%	18.43%	34.85%	25.98%	43.97%	37.02%	20.55%	29.11%	31.04%
Open-End Fxd	0.00%	0.00%	0.49%	0.32%	3.30%	1.99%	3.50%	0.22%	13.13%	0.00%	3.00%
Other RE Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Leases Receivable	0.00%	0.00%	0.00%	0.00%	0.00%	1.08%	6.46%	2.92%	21.27%	0.00%	5.07%
All Other Loans/Lines of Credit to Members	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total Loans	241.58%	253.78%	330.50%	342.92%	431.75%	493.72%	565.46%	569.97%	648.83%	713.75%	595.17%
Indirect Loans	0.00%	0.00%	0.40%	23.22%	54.81%	116.89%	118.00%	157.13%	201.70%	364.41%	198.91%
Percent of Vehicle Loans	0.00%	0.00%	0.18%	11.19%	25.94%	52.16%	50.31%	63.66%	87.92%	99.13%	74.08%
Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Participation Loans	0.00%	0.18%	0.00%	0.81%	5.58%	2.06%	4.73%	8.15%	0.08%	0.00%	3.33%
Total Mortgage Exposure**	13.21%	5.20%	39.55%	77.77%	172.85%	250.19%	314.73%	324.16%	385.63%	297.83%	299.96%
Total Real Estate	7.38%	5.20%	39.55%	75.38%	162.99%	212.41%	256.72%	266.56%	345.85%	272.51%	260.66%
RE Business Loans	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage-Backed Investments	5.83%	0.00%	0.00%	2.39%	9.86%	37.78%	58.01%	57.61%	39.78%	25.33%	39.29%
Federal Agency Securities (Mtg Backed)	5.83%	0.00%	0.00%	2.39%	9.86%	37.78%	58.01%	57.57%	39.73%	25.33%	39.27%
Total Other Mortgage Backed Securities	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.05%	0.00%	0.02%



